

label --31--.

FIG. 4, replace the label "40" with label --46--.

In the Description

Please replace the paragraph at page 11,  
lines 8-18 with the following amended paragraph\*:

The systems and methods of the present invention  
may be implemented using any suitable communication  
network. One embodiment of such a communication network 46  
is shown in FIG. 4. As illustrated, transfer system 2 may  
be implemented as a web site that is hosted on an Internet  
web page server 41, which may be any suitable server. A  
provider system 45, a first consumer computer 42, and a  
second consumer computer 44 may be connected to Internet  
web page server 41, or any other suitable server, through  
any suitable Internet connections 43.

Please replace the paragraph at page 12,  
lines 1-8 with the following amended paragraph\*\*:

Any suitable Internet connections 43 may be used  
in communication network 46 in accordance with the present  
invention. For example, Internet connections 43 may be  
comprised in whole or in part of the Internet, an intranet,  
a public data network, a private data network, a wireless  
network, a cable network, any other suitable data network  
or combination of networks, dial-up connections, etc.

\* The amendment of this paragraph is made to the immediate  
previous version of the replacement paragraph filed in a  
Preliminary Amendment on May 22, 2002.

\*\* The amendment of this paragraph is made to the  
originally-filed specification.